

EXHIBIT D

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April 23, 2008

VIA FACSIMILE AND FIRST CLASS MAIL

Ron Bochner, Esq.
Law Offices of Ron Bochner
3333 Bowers Ave., Suite 130
Santa Clara, CA 95054

Re: *Howard v. Wells Fargo Financial Missouri, Inc., et al.*
United States District Court, Northern District of California, Case No. C07-05881

Dear Mr. Bochner:

I am responding to your April 23, 2008 letter. In addition to the Rule 26 disclosures, Wells Fargo has produced documents in response to plaintiff's requests for document production. We are still waiting on additional documents from another division in the bank that were to arrive yesterday, but did not. So, production will not be completed by today. Once we receive these documents, and have an opportunity to review them, Wells Fargo will be in a position to produce the documents and supplement any necessary written responses.

Of course, Wells Fargo will also continue throughout this action to abide by its duty under the Federal Rules of Civil Procedure to supplement and correct discovery responses to include information later acquired. (Fed. R. Civ. P. 26(e).)

On a related matter, in a March 21 letter you stated plaintiff would be producing cost monitoring documents in compliance with Rule 26(a) initial disclosures. As of the date of this letter, Wells Fargo has not received such documents. Please advise when you will be producing these documents.

Thank you for your consideration.

Very truly yours,



Peter H. Bales

PHB:pb
cc: Mark Lonergan